



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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VD-3263

In Re:  
Debtor, Steven D. Owens, Sr.

Order Filed on January 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-27238  
Chapter: 13  
Judge: ABA

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 17, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 10/03/2019:

Property: 31 Lawrence Road, Bridgeton, NJ 08302

Creditor: M & T Bank

and a Request for

- Extension of the Loss Mitigation Period having been filed by Debtor, and for good cause shown,
- Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

- The Loss Mitigation Period is extended up to and including 03/31/2020.
- The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

Certificate of Notice Page 3 of 3  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Steven D. Owens, Sr.  
 Debtor

Case No. 19-27238-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Steven D. Owens, Sr., 31 Lawrence Rd., Bridgeton, NJ 08302-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union  
 dupont@redbanklaw.com, dana@redbanklaw.com  
 Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 Victor Druziako on behalf of Debtor Steven D. Owens, Sr. bkdruziako@aol.com

TOTAL: 6